

Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

Fallon Community Health Plan, Inc. 10 Chestnut Street Worcester, MA 01608 1 800 868-5200	HMO Plan	HMO Plan	\$346.74	\$280.70	\$1,178.98	\$964.62	\$1,146.55	\$938.09
		Low Option	\$239.25	\$195.75	\$786.33	\$643.36	\$890.97	\$728.98
	****Fallon is not available in Springfield; rates listed for Springfield are for Worcester instead. **** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE							

Enhanced Benefits (if any):	No copayment for ambulances, ambulatory surgery, immunizations, injections and cardiac rehabilitation; preventive dental for children through age 11; vision services once every 12 months; chiropractic services; evaluation and surgery for TMJ.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only monthly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month waiting period depending on prior creditable coverage.

The Guardian Life Insurance Company of America 7 Hanover Sq New York, NY 10004 1 888 243-6586	Pref Prov Plan	Pref Prov Plan {*	\$614.81	\$468.33	\$1,893.24	\$1,442.16	\$2,187.76	\$1,666.52
	**** NOTE: COMPANY ONLY OFFERS QUARTERLY PREMIUMS; RATES SHOWN ARE AVERAGE COST PER MONTH							
			Nantucket	Pittsfield	Nantucket	Pittsfield	Nantucket	Pittsfield
	Medical Plan	Medical Plan {*	\$516.06	\$468.27	\$1,584.23	\$1,437.55	\$1,836.36	\$1,666.32
{*} Preferred provider plan is not available in Berkshire/Hampshire/Nantucket Counties; Medical Plan is offered instead in these counties.								

Enhanced Benefits (if any):	None.
Premium by Geographic Area?	Yes.
Payment Mode Discount?	No, only quarterly rates are available.
Only available through associations?	No.
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.